



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. 2021-1169-CLT	7. Loan No.	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.				
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
D. Name & Address of Borrower: Jason D. Munchel and Kristina R. Munchel 4084 Allison Drive York, PA 17402			E. Name & Address of Seller: Patrick J. Clay		F. Name & Address of Lender:
G. Property Location: 45 West Pennsylvania Avenue Yoe, PA 17313			H. Settlement Agent: Capstone Land Transfer LLC Place of Settlement: 4 Lemoyne Drive Suite 202 Lemoyne, PA 17043		I. Settlement Date: 10/12/2021 Funding Date: 10/12/2021 Disbursement Date: 10/12/2021

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$70,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$2,082.15
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes 10/12/2021 to 12/31/2021	\$128.50
107. County Taxes	
108. Assessments 10/12/2021 to 06/30/2022	\$855.75
109.	
110. Sewer & Trash 10/12/2021 to 10/30/2021	\$26.51
111.	
112.	
120. Gross Amount Due from Borrower	\$73,092.91
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	\$2,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216. Prorated Rent for Rent 10/12/2021 to 10/31/2021	\$400.00
217. Transfer of Security Deposit for Rent	\$500.00
218.	
219.	
220. Total Paid by/for Borrower	\$2,900.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$73,092.91
302. Less amounts paid by/for borrower (line 220)	\$2,900.00
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$70,192.91

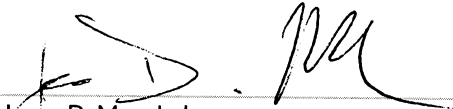
K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$70,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes 10/12/2021 to 12/31/2021	\$128.50
407. County Taxes	
408. Assessments 10/12/2021 to 06/30/2022	\$855.75
409.	
410. Sewer & Trash 10/12/2021 to 10/30/2021	\$26.51
411.	
412.	
420. Gross Amount Due to Seller	\$71,010.76
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$6,810.00
503. Existing loan(s) taken subject to	
504. Payoff to Mr. Cooper	\$36,859.96
505. Payoff to Santander Bank, N.A.	\$10,109.02
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516. Prorated Rent for Rent 10/12/2021 to 10/31/2021	\$400.00
517. Transfer of Security Deposit for Rent	\$500.00
518.	
519.	
520. Total Reduction Amount Due Seller	\$54,678.98
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$71,010.76
602. Less reductions in amounts due seller (line 520)	\$54,678.98
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$16,331.78

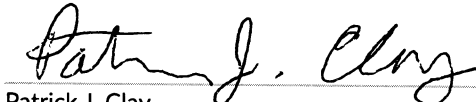
The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701. \$2,275.00 to EXP Realty, LLC			
702. \$1,925.00 to EXP Realty, LLC			
703. Commission paid at settlement			\$4,200.00
704. Listing Agent Broker Fee to EXP Realty, LLC			\$200.00
705. Selling Agent Broker Fee to EXP Realty, LLC		\$395.00	
800. Items Payable in Connection with Loan			
801. Our origination charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE #A)		
804. Appraisal fee	(from GFE #3)		
805. Credit report	(from GFE #3)		
806. Tax service	(from GFE #3)		
807. Flood certification	(from GFE #3)		
808.			
809.			
810.			
811.			
900. Items Required by Lender to be Paid In Advance			
901. Daily interest charges from 10/12/2021 to 11/01/2021	(from GFE #10)		
902. Mortgage insurance premium	(from GFE #3)		
903. Homeowner's insurance	(from GFE #11)		
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)		
1102. Settlement or closing fee to Capstone Land Transfer LLC			
1103. Owner's title insurance to The Security Title Guarantee Corporation of Baltimore	(from GFE #5)	\$836.90	
1104. Lender's title insurance to The Security Title Guarantee Corporation of Baltimore			
1105. Lender's title policy limit \$			
1106. Owner's title policy limit \$70,000.00			
1107. Agent's portion of the total title insurance premium to Capstone Land Transfer LLC \$744.84			
1108. Underwriter's portion of the total title insurance premium to The Security Title Guarantee Corporation of Baltimore \$92.06			
1109.			
1110.			
1111.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	\$95.25	
1202. Deed \$95.25 Mortgage \$ Release \$ to York County Recording Office			
1203. Transfer taxes	(from GFE #8)	\$700.00	
1204. City/County tax/stamps Deed \$700.00 Mortgage \$ to York County Recording Office			\$350.00
1205. State tax/stamps Deed \$700.00 Mortgage \$ to York County Recording Office			\$350.00
1206.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302.			
1303.			
1304. Deed Preparation Fee to Capstone Land Transfer LLC			\$125.00
1305.			
1306. Courier Fee to Capstone Land Transfer LLC			\$25.00
1307. eDoc Fee to Capstone Land Transfer LLC		\$40.00	
1308. Wire Fee to Capstone Land Transfer LLC			\$15.00
1309. Notary Fee to Capstone Land Transfer LLC		\$15.00	\$15.00
1310. Tax Reimbursement Fee to Capstone Land Transfer LLC			\$30.00
1311. Attorney Fee to Dethlef's Pykosh & Murphy Attorneys at Law			\$1,500.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$2,082.15	\$6,810.00


Jason D. Munchel

10/12/21
Date


Patrick J. Clay

10/12/2021
Date


Kristina R. Munchel

10/12/21
Date

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

Settlement Agent

10/12/2021
Date